

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

JONATHON M EMMONS
MICHELLE R EMMONS
Debtor(s)

Case No. 06-01503

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/20/2006.
- 2) The plan was confirmed on 05/24/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/25/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/25/2007.
- 5) The case was completed on 09/16/2010.
- 6) Number of months from filing to last payment: 55.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,750.00.
- 10) Amount of unsecured claims discharged without payment: \$46,557.85.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$19,074.00
Less amount refunded to debtor	\$103.76

NET RECEIPTS: **\$18,970.24**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,489.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$894.85
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,383.85**

Attorney fees paid and disclosed by debtor: \$1,011.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CORNWELL TECH CREDIT	Secured	500.00	500.00	500.00	500.00	54.85
CORNWELL TECH CREDIT	Unsecured	NA	638.42	638.42	95.76	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	135.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Secured	800.00	800.00	800.00	800.00	101.54
ECAST SETTLEMENT CORPORATION	Unsecured	1,300.00	1,311.20	1,311.20	196.68	0.00
FIRST DATA LEASING SOLUTIONS	Unsecured	1,350.00	NA	NA	0.00	0.00
HYUNDAI MOTOR FINANCE CO	Unsecured	7,000.00	17,568.04	17,568.04	2,635.21	0.00
INNOVATIVE MERCHANT SOLUTION	Unsecured	NA	105.90	105.90	15.89	0.00
INNOVATIVE MERCHANT SOLUTION	Unsecured	445.00	479.90	479.90	71.99	0.00
MARK C MENOZI	Secured	400.00	400.00	400.00	400.00	23.68
MATCO TOOLS	Secured	5,500.00	5,500.00	5,500.00	5,500.00	826.20
MATCO TOOLS	Unsecured	NA	2,857.58	2,857.58	428.64	0.00
MELISSA TAYLOR	Unsecured	2,800.00	5,057.85	5,057.85	758.68	0.00
MH COHON LAW OFFICES	Unsecured	8,320.00	NA	NA	0.00	0.00
MORRIS HOSPITAL	Unsecured	1,500.00	1,325.84	1,325.84	198.88	0.00
MORRIS RADIOLOGY ASSOC	Unsecured	165.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	900.00	1,044.22	1,044.22	156.63	0.00
PERSONAL FINANCE CO	Secured	2,800.00	2,800.00	2,800.00	2,800.00	255.24
PERSONAL FINANCE CO	Unsecured	NA	890.90	890.90	133.64	0.00
STRUFE & MCCLAREY	Unsecured	10,000.00	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	Secured	8,074.00	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	Secured	633.00	632.88	632.88	632.88	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00
WELLS FARGO HOME MTGE	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$632.88	\$632.88	\$0.00
Debt Secured by Vehicle	\$2,800.00	\$2,800.00	\$255.24
All Other Secured	\$7,200.00	\$7,200.00	\$1,006.27
TOTAL SECURED:	\$10,632.88	\$10,632.88	\$1,261.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$31,279.85	\$4,692.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,383.85</u>	
Disbursements to Creditors	<u>\$16,586.39</u>	
TOTAL DISBURSEMENTS :		<u>\$18,970.24</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/21/2010

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.